

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: _____ Case No.: 19-29565-ABA
Jason J. Amer & Heather A. Amer Judge: Altenburg
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 11/19/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP Initial Debtor: JJA Initial Co-Debtor: HAA

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 713.00 per month to the Chapter 13 Trustee, starting on 12/01/2020 for approximately 71 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,615.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Home Mortgage	105 Ebbetts Drive	\$46,816.15	0	\$46,816.15	\$1,728.40

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Global Lending Services LLC	2019 Hyundai Sonata	\$18,052.00	\$22,072.46
Ally Financial	2016 Hyundai Sonata	\$9,169.00	\$13,436.00

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 0 _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Volkswagen Credit, Inc.	0	Auto Lease	Reject	0

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
TD Bank	105 Ebbetts Drive	Judgment	\$2,408.00	\$168,000.00	\$1.00	\$239,574.57	\$2,408.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Debtors have been impacted by Covid-19. Wells Fargo Home Mortgage filed POCs. Surrendering vehicles - Ally Financial (totaled in accident); Global Lending Services LLC (cannot afford arrears).

Explain below **how** the plan is being modified:

Updating arrears per POCs filed. Extending the life of the plan an additional 24 months. Surrendering vehicle through Global Lending Services LLC. Surrendering vehicle through Ally Financial.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Debtors have been impacted by Covid-19. Extending the life of the plan an additional 24 months.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/19/2020 _____

/s/ Jason J. Amer
Debtor

Date: 11/19/2020 _____

/s/ Heather A. Amer
Joint Debtor

Date: 11/19/2020 _____

/s/ Lee M. Perlman
Attorney for Debtor(s)

In re:
Jason J. Amer
Heather A. Amer
Debtor(s)

Case No. 19-29565-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 20, 2020

Form ID: pdf901

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Jason J. Amer, Heather A. Amer, 105 Ebbetts Drive, Atco, NJ 08004-3020
cr	+ Global Lending Services, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518514613	+ Bryant State Bank, Attn: Bankruptcy, Po Box 215, Bryant, SD 57221-0215
518514617	++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
518592800	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518514615	+ Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 6407, Sioux Falls, SD 57117-6407
518719968	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
518719969	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408 ST. PAUL, MN 55116-0408
518621423	Educational Credit Management Corporation, PO BOX 16408, St. Paul, MN 55116-0408
518514621	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
518514622	+ First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055
518514627	+ Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
518557977	+ Navient Solutions, LLC. on behalf of, PHEAA, PO BOX 8147, Harrisburg, PA 17105-8147
518557963	+ Navient Solutions, LLC. on behalf of, American Student Assistance, PO BOX 16129, St. Paul, MN 55116-0129
518514637	+ Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
518514638	+ Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242
518514639	+ South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518636854	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertz LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518634818	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertz LLP, 950 New Loudon Road, Latham New York 12110-2100
518525196	+ VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
518563301	+ Wells Fargo Bank, N.A., Attention Payment Processing, MAC# F2302-04C, 1 Home Campus, Des Moines, IA 50328-0001
518568353	Wells Fargo Bank,N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
518514648	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
518514649	+ Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 20 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 20 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518621445	Email/Text: ally@ebn.phinsolutions.com	Nov 20 2020 21:57:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
518514612	+ Email/Text: ally@ebn.phinsolutions.com	Nov 20 2020 21:57:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518633401	Email/Text: BankruptcyNotices@aafes.com	Nov 20 2020 21:58:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236

District/off: 0312-1

User: admin

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518514611	Email/Text: BankruptcyNotices@aafes.com	Nov 20 2020 21:58:00	AAFES, Attn: Bankruptcy, Po Box 650060, Dallas, TX 75265
518574598	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 20 2020 21:52:07	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518514614	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 20 2020 21:53:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518514616	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 20 2020 21:59:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518514618	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 20 2020 21:51:18	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518605981	Email/Text: bankruptcy@glslc.com	Nov 20 2020 21:57:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
518514625	Email/Text: bankruptcy@glslc.com	Nov 20 2020 21:57:00	Global Lending Services LLC, PO Box 10437, Greenville, SC 29603
518514623	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Nov 20 2020 22:01:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518625520	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 20 2020 22:00:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518514626	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 20 2020 21:58:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518574057	Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2020 21:51:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518574639	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 20 2020 21:53:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518514631	Email/Text: ml-ebn@missionlane.com	Nov 20 2020 21:57:00	Mission Lane/tab Bank, 101 2nd St Ste 350, San Francisco, CA 94105
518514628	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 20 2020 21:52:07	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518514630	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 20 2020 21:59:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
518514633	+ Email/PDF: pa_dc_claims@navient.com	Nov 20 2020 21:51:20	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518514635	+ Email/PDF: pa_dc_claims@navient.com	Nov 20 2020 21:52:14	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518602459	Email/PDF: pa_dc_claims@navient.com	Nov 20 2020 21:51:20	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518599568	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 20 2020 21:51:19	Portfolio Recovery Associates, LLC, c/o CABELAS, POB 41067, Norfolk, VA 23541
518611125	Email/Text: bnc-quantum@quantum3group.com	Nov 20 2020 21:59:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518514641	+ Email/PDF: gecsed@recoverycorp.com	Nov 20 2020 21:52:08	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518517533	+ Email/PDF: gecsed@recoverycorp.com	Nov 20 2020 21:51:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518514642	+ Email/PDF: gecsed@recoverycorp.com	Nov 20 2020 21:53:04	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518514643	+ Email/PDF: gecsed@recoverycorp.com	Nov 20 2020 21:53:04	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518514644	+ Email/PDF: gecsed@recoverycorp.com		

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		Nov 20 2020 21:53:04	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518514645	Email/Text: bankruptcy@td.com		
		Nov 20 2020 21:59:00	TD Bank, 1701 Route 70 E, Cherry Hill, NJ 08003
518514646	Email/Text: bankruptcy@td.com		
		Nov 20 2020 21:59:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
518514647	+ Email/Text: vci.bkcy@vwcredit.com		
		Nov 20 2020 22:00:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003
518514650	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		
		Nov 20 2020 21:51:16	World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519025690	*+	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518514619	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518514620	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519025691	*P++	GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583, address filed with court:, Global Lending Services LLC, PO Box 10437, Greenville, SC 29603
518514624	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518514632	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane/tab Bank, 101 2nd St Ste 350, San Francisco, CA 94105
518514629	*+	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518514634	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518514636	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518514640	*+	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2020 at the address(es) listed below:

Name	Email Address
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A ewassall@logs.com, njbankruptcynotifications@logs.com
Gavin Stewart	on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	

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on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Lee Martin Perlman

on behalf of Joint Debtor Heather A. Amer ecf@newjerseybankruptcy.com
mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Jason J. Amer ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com; hspivak@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8